

Articles

How to lose Customers...

...before you even had them.

I had a very long and exhausting day today. Nevertheless I still had to bring old glass to the kiosk. To briefly explain this to people outside of Germany. On our glass (or plastic) bottles are a few cents deposit, with it is tried in Germany to avoid garbage. This means that fewer bottles have been thrown into nature, because people like money. In any case you can deliver bottles in the supermarket (at a [reverse vending machine](#)), in the beverage market or in a kiosk. Unfortunately, the sellers earn nothing from this trade. Today [I was in a kiosk](#) with an over ingenious and super smart owner.

I'm going to the store to drop off my bottles. The seller behind the checkout points out to me that this is possible, but you have to buy something for the same amount. Unfortunately I am not a person who likes to be forced to do something. I'm allergic to it. The seller had (in his world) a really good plan. When the customer delivers bottles, he forces him to buy something from him and still make money. Now you as a reader of course say that the seller is doing the right thing. He doesn't earn anything from the trade and he has to see where he stays, because his rent doesn't pay by itself. This argumentation is often mentioned by people who are poor. Why?

From my personal and long experience poor people do not tend to think in several steps. You give a poor person a starting capital of 50€. With this money the person can buy things which he brings to the market and can sell again. Many people sell things, then have earned a lot of money and then live a month quite well from the money. They think only in one step. After that they are poor again. People with a sense for business take the surplus and invest it in a small step to upgrade their business. E.g. a cash register with which you can administer the money better. This goes on and on and if nothing comes between them, they are managing directors of a large corporation. An important rule is to save even more when you start earning money and not to dump it into the world for short-term nonsense.

What does this have to do with our kiosk owners? Our oh so clever salesman thinks only in a small step. He has a very good running shop, but he won't get beyond it. I am a practical person, if I take away deposit bottles I will also go shopping on the same day. This saves me time and optimises my daily schedule. So the seller doesn't have to force me to do anything, because I would have bought from him anyway. Instead, I have renounced to return my deposit bottles to him, have not bought anything and he has lost a customer before he (me) could even win as a customer. It gets even worse. Through this smug experience I talk to about ten people about it and prevent him from generating customers he didn't even know before. This kiosk will never become a really flourishing business, because these little things get around.

Customers prefer to come to shop owners who treat them fairly. You don't even have to be cheap or advertise. Nowadays I can choose from hundreds of competitors and in my neighbourhood alone there are six kiosks and two supermarkets. The (not very smart) salesman forces people to a (for him) better business in the short term, but in the long run he will go bankrupt with his shop. Anyone who takes away a deposit automatically goes shopping at the same time. I've already learned that from my grandmother, because you save time and money. If you are a salesman, you must always look to the future. A business that doesn't yield a profit in the first moment has to be modified so that you can still earn money with it. The most important goal is for the customer to come back and leave your shop with a smile...and less money in his pocket.

...with Paper and a bad Service

I bought [a smartphone](#) years ago, but I don't use it anymore because too much data is sent to providers and applications. Nevertheless, you need some kind of telephone option, e.g. to call an ambulance or to order a taxi. Therefore I bought a simple mobile phone for 20€. You can use it to make phone calls and listen to the radio. That's all I need, because a smartphone disturbs my work and interrupts me all the time.

Since I don't need a contract (because I really don't like to and rarely make phone calls), I bought a prepaid card. Actually this should be easy for customers, unfortunately I still live in Germany and here everything is a little different. Until years ago, you could simply buy a prepaid card, put it in the phone, top up a certain credit and made a phone call. Unfortunately, this is no longer possible today. As a customer, I'm not interested in why [the federal government changed that](#).

First you have to go to a store and buy the prepaid card, then you have to create an account at the provider from home and enter far too many details. At that time I was not interested in using the product anymore. After that you have to create an account with the [German Post](#) with a more than cumbersome procedure and somehow have your ID verified. The employees can't do this via the webcam, because they apparently can't recognize enough. So you have to print out a form (paper germans) and go back to a post office. There you give it to an employee who has to use hardware that doesn't scan a simple identity card. After several attempts this works and you can finally go

home again.

After five days the mobile phone is still not activated and you call the costly *service* hotline. After 3:20 minutes *introductory text* you are finally connected to an employee. This employee is incapable, stupid and unfriendly. He has no idea what a telephone hotline pin is (it's on my sales contract), can't help me and also asks me why I call him. Seriously? Maybe because after five days my prepaid card has still not been activated. After almost ten minutes this co-worker notices that the post office has refused the verification and I should have been informed already. Of course, the German postal service did not give me any reason why. After the conversation I threw the card into the trash and will certainly not recommend this provider to my friends anymore.

...as a Bad Bank.

The screenshot shows the Targobank online banking login interface. At the top, there's a navigation bar with links for 'Privatkunden', 'Geschäftskunden', and 'Firmenkunden', along with a 'Login' button. Below this, the main heading is 'Online-Banking' with language options for 'Deutsch' and 'English'. A message states: 'Melden Sie sich hier mit Ihrem Benutzernamen und Passwort zum Online-Banking an.' Below this, a blue box contains the instruction: 'Select all squares with fire hydrants'. The central part of the page features a 4x4 grid of 16 small images of a yellow fire hydrant. To the left of the grid is a login form with fields for 'Benutzername' and 'Passwort', and buttons for 'Einloggen' and 'Passwort vergessen'. To the right of the grid is a sidebar with 'Unsere Sicherheitstipps' and 'Online-Vermögensverwaltung mit PIXIT'. At the bottom, there's a footer with various links like 'Über uns', 'Newsletter', 'Jobs & Karriere', etc.

At that time I had a bank that my parents had set up for me. Unfortunately, at some point this bank set its fees so high that I was no longer supposed to be a customer there. I then registered with another bank. Unfortunately I hadn't read in the Internet before and have to fulfill my contract term. This bank is so bad, I would trust in the future rather a heroin addicted street bum my money. The telephone service is underqualified and people sometimes even have problems with spelling. Problems are not solved, they are just forwarded to another place. In addition the bank is not transparent and I do not know whether my money is invested perhaps in weapons. I strictly reject something like that. In addition, you should not trust a bank that does not manage to protect itself from hacker attacks and wants to *secure its login with a Re:Captcha*. This bank is pure waste of time and sometimes I have the feeling that it cheats on you.

This week there was a technical change to this bank that affects customers. In the future, much more data, logins and online banking will be handled via the smartphone. This is of course bad because I see all previous smartphone models as a huge security hole in my personal data management and I would not even manage my Steam account over it. In any case, there are now two new procedures to replace the old ones. The old procedure was a TAN paper card, which was used to log in data or for a bank transfer. The two new procedures are easyTAN and mTAN.

*easyTAN is a verification of online transactions using a personal six digit release code within the **\$bank_name** app. The confirmation takes place on the smartphone, the classic TAN input is omitted.*

At this point I see hundreds of reasons against me using this procedure. First I am forced by my bank to download an app, which I may not want on my smartphone. As a customer, I always find such a thing shitty, because if I cannot decide freely, I feel uncomfortable and as a bank customer I am not respected. Has this bank ever thought about the fact that *I don't want to have a smartphone* and therefore no longer come into question as a target group? Many older people will be overwhelmed by this procedure and will fall out. As I already mentioned above, many too many people have access to my smartphone, manufacturers like Huawei, Apple, Google or Microsoft ask far too much data about me, which is then stored on company servers in huge databases. In the worst case not only corporations have access to them, because servers can be hacked and that happens more often than you think. *There is only one kind of secure data and that is the one that is not stored.* Where there are corporations, the secret services are not far away and that they collect everything they can get their hands on is well known. I am innocent, but only because I might commit a crime in the future, that doesn't mean that people are allowed to store everything

about me. If we move along this path, we are just before [Minority Report](#) and the film is very well done and a social warning where profiling can go if we don't control it.

In addition, there are all the app developers, because if I downloaded a game in good faith and that collects data in the background, I can't be sure what is sent through the channels. Smartphones are also potential phishing, spam, etc. Attacks exposed. Years ago I created a Google Mail address for fun and entered it with every downloaded app. It didn't take a month for it to show up somewhere on the Internet and I got spammed. In addition, I strictly separate online banking and my smartphone from each other. Maybe I'm a digital conservative, but I'm also on the safe side. I received my last spam mail in 2010 and that has to do with the fact that I don't take any digital shit with me. As a computer scientist, I am more than open-minded about information technology, but I also know about the dangers. Computer science always has two sides to the coin. Another thing that massively disturbs me is what kind of data can be processed by the bank, if I order a book via my smartphone you can link these data together and in the worst case even sell them to third parties. So far the contras outweigh the pros and so this procedure is out of the question for me. In the next section, let us move on to the second procedure.

An mTAM is sent by SMS directly to the mobile phone or smartphone and then manually entered into the respective input field.

I trust an SMS even less and I definitely don't want to get any TAN data sent over this channel. Of course, this is aimed at the target group who don't have a smartphone, but the process is still insecure. In my opinion SMS already belong in the category *automated mass monitoring* and therefore this procedure is out of the question for me. Altogether the changes are so massive that I will stop my online communication with this bank massively in the next steps. In addition, I am now 100% sure that I will leave this bank as a customer. I really love technology, but I don't want to expose my money to this technical risk. In advertising there is talk about the fact that these technical procedures are safe, but I have been working as a computer scientist in a big company and therefore know what reality looks like. Nothing is done until your hut burns and then only the damage is repaired. The massive expansion of computer security is only initiated in worst case emergencies, because technical innovations cost money. Money which this bad bank will never spend for its customers.

...as Germany's largest residential Property Company

...Ten years ago, when I moved into the shared flat of some students, the flat was cheap and old. It was a typical German apartment in an old building for which the student didn't pay much, could live in the city centre without being a lottery millionaire and had a big room. There were many problems. Rats in the basement, the crime rate is (still) very high and much more. When the [housing company](#) bought all this, we were happy if it could be improved. We didn't know what a hell we would be living in for the next few years and we should have moved out immediately like all the other students.

Anyone who has ever worked on a construction site knows how loud things can get there. They use a percussion drill to work, hammer, dismantle scaffolding, harness and make noise all day long. That's how the whole renovation went. Since all these were external craftsmen, mistakes were made all the time, which then had to be repaired. To this day, the balcony door is broken and no longer closes properly. Cables were laid wrong, the toilet lid is not a model that saves water, but a model that wastes water. The corridor is now even uglier than before and the interior architecture would not even be able to build in a [East German city](#). The courtyard was perhaps rebuilt by a star architect and very old trees had to be felled. Now it is only hot in summer because mine has no shadow left, but on these *art* paths no one wants to walk anyway, like these no meaningful route. The garbage cans were not adapted to the needs, but only copied 1:1. Thus the whole Amazon paper garbage always lies on the garbage cans, which is simply disgusting.

As you can read, the housing association has cheated in many places to quickly make the big money. We felt that too. We can afford it, but it's not nice. Since many of the residents have moved out, the old apartments are quickly and cheaply repaired and then sold to stupid people. That's why there are fake district festivals where (poor people of course aren't so popular) to attract investors and managers families. Totally [hip artists](#) (who nobody knows) suddenly make a sponsored art exhibition or appear as [native x](#) musicians. More trees are to be felled so that managers can have a nursery. Under our balcony (which was newly built and is really beautiful) a cafe was built. In this cafe there sit homphobe white trash craftsmen, families with their unbearably loud screaming children and teenagers who are waiting on the spot when they are supposed to go swimming. In summer there is something going on until the middle of the night and as I work as a freelancer in the home office I have to wear headphones all day long and listen to loud music. I don't know if I am alone with my opinion, but all these [horrible angry german children](#) and these helpless parents eat my nerves. So I can't use the balcony any more and I can't work properly. Through all the new manager families, with their children it is only loud here. I am a computer scientist and not a kindergarten teacher and can't stand children. I respect that when people have children, but please don't come near me and for [practical reasons](#) don't want children.

Much has changed in the years and the second [real estate bubble](#) on earth will burst sometime, because people have apparently not learned from the last [financial crisis](#) and in my opinion we are

far from out. Here the *poor* masses are driven out by a corporation to sell apartments, which are then bought by rich managers or simply stand empty, because it is an investment investment with which one can still earn a lot of money. This money is bloody money and goes at the expense of the people, students, self-employed, neighbours, friends and families. This is at the expense of democracy.